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500 New Employee and Employee Newly Eligible for WRS Participation

Eligibility

An employee who is new to WRS-covered employment (or becomes covered under the employer's qualified private pension plan for non-WRS employer) with an employer who offers life insurance coverage, becomes eligible for insurance coverage after he or she has been enrolled in the WRS for six months. (See Subchapters 401 and 402 for more information regarding an employee's initial eligibility date.)

Application Due Date

A completed *Life Insurance Application/Cancellation/Refusal* (ET-2304) must be received by the employer within 30 days of the initial insurance eligibility date. Otherwise, the employee must furnish satisfactory evidence of insurability for him or herself (Basic/Supplemental/Additional/Age 70 and Over Additional) and/or for his or her spouse and all dependents (Spouse and Dependent). All eligible employees who decline coverage should check the appropriate box on the application and return it to their employer.

Available Coverage

Any eligible employee under age 70 at the time of initial eligibility for insurance coverage may enroll in the Basic Plan and may also enroll in any other type(s) of life insurance (Supplemental, Additional, Spouse and Dependent) that are offered by their employer.

Coverage Effective Date

Coverage becomes effective on the first of the calendar month that begins on or after the date the application is received by the employer for any employee who files an application within 30 days after becoming eligible for life insurance coverage. If the employer receives the application from the employee on or before the eligibility date, coverage is effective on the eligibility date. Coverage cannot become effective before the employee is eligible nor can it be in effect for part of a month.

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| Example: | December 17, 2001 | You hire a new employee and provide the Employee with a <i>Life Insurance Application/Cancellation/Refusal</i> (ET-2304) on the employee's first day of employment because the employee is eligible for WRS upon hire. You perform a WRS previous service check and learn that the employee has no previous WRS service. |
| | December 20, 2001 | The employee returns the completed application to you. |
| | July 1, 2002 | The employee completes six months under WRS. Because you received the application before the employee completed six months under WRS and on or before the employee's eligibility date of July 1, 2002, life insurance coverage is effective on July 1, 2002. |
| | Formula: Add 7 (months) to the month of December because the employee started between the 2 nd and 31 st of a month = 7/1/2002 eligibility date. The employee is eligible to file an application with you from 12/17/2001 through 7/31/2002. | |
| | NOTE: If the employee had filed the application from 7/2/2002 through 7/31/2002, the coverage effective date would be 8/1/2002. | |

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501 Employee Whose Coverage Lapsed Returns to Work After Leave

Eligibility

The previously insured employee is eligible to apply for coverage immediately upon return to work. However, if the employee canceled coverage before or during the leave, he or she must furnish satisfactory evidence of insurability to obtain coverage again.

Application Due Date

The application must be submitted within 30 days after returning to work.

Available Coverage

The employee may only apply for the same or less coverage he or she had prior to the layoff or leave, and for any plan first offered by the employer during the employee's leave, or unless the employee first has a spouse or dependent to insure.

The coverage amount when the employee re-enrolls is based on the employee's previous year's WRS earnings, if the employee has a full previous year of WRS earnings. However, if the employee was not covered under the WRS for the full previous year with that employer, or was on unpaid leave or layoff for three or more months during the previous year, coverage is based on the employee's estimated earnings for the next 12 months.

Coverage Effective Date

Coverage will be effective on the first of the month that begins on or after the date the employer receives the application.

Coverage Amount On January 1

- If the employee's current coverage amount is based on actual WRS earnings, the amount of coverage on January 1 will be the higher of:
The employee's actual prior year WRS earnings, or
The employee's current coverage amount.
- If the employee's current coverage amount is based on estimated WRS earnings, the coverage will remain the same. Coverage will not change until the employee has been employed for a full calendar year.

Example A: Employee with Basic and Supplemental life insurance coverage was on unpaid leave of absence from April 3, 2002 until October 2, 2002. Coverage was based on his actual 2001 earnings of \$30,000. Coverage lapsed while the employee was on leave. The employee re-enrolled for Basic and Supplemental coverage when he returned to work. The employee was married during leave so also applies for Spouse and Dependent Coverage. The employee's coverage will be based on his prior year (2001) earnings of \$30,000. On January 1, the employee's actual prior year WRS earnings for 2002 were \$25,000. Because his actual prior year earnings are lower than his current amount, his coverage will remain at \$30,000.

Example B: Employee with Basic, Supplemental, and Additional coverage went on an unpaid leave of absence on April 3, 2002 and returned to work on October 2, 2002. His coverage prior to leave was based on estimated earnings. Coverage lapsed while the employee was on leave. The employee re-enrolled in Basic, Supplemental and Additional coverage when he returned to work. The employee does not have a full year of WRS earnings so his coverage will be based on a new estimate of earnings for the next 12 months. On January 1, 2003, the employee's coverage will remain at the estimated amount because he was on leave without pay for over three full months in prior year of 2002. The estimate will remain until he works a full year.

Example C: Employee with Basic, Supplemental and Additional coverage went on an unpaid leave of absence on September 5, 2001 and returned to work on

April 2, 2002. His coverage prior to leave was based on actual 2000 earnings. Coverage lapsed while the employee was on leave. The employee re-enrolled in Basic, Supplemental and Additional coverage when he returned to work. Because the employee was on leave of absence for three full months in 2001 (October, November, and December), the amount of coverage when he returns to work in 2002 will be based on an estimate of earnings for the next 12 months, not the prior year earnings. On January 1, 2003 the employee's coverage will remain at the estimated amount because he was on leave without pay for three full months in prior year of 2002 (January, February, and March). The estimate will remain until he works a full year.

502 Employee Whose Coverage Continued Returns to Work After Leave

Eligibility

The employee will retain the coverage that he or she had while on leave or layoff.

Application Due Date

The employee does not need to submit an application to continue coverage if he or she returns to the same employer or the same state agency. An employee who filed a *Life Insurance Application/Cancellation/Refusal* (ET-2304) to cancel their coverage before or during the leave must apply through evidence of insurability to obtain insurance coverage again.

State only: If a state employee returns to a different agency, he or she must file a *Life Insurance Application/Cancellation/Refusal* (ET-2304) within 30 days of returning from leave to indicate that insurance is now with a different agency.

Available Coverage

The employee will retain the same coverage that was in effect during leave.

Coverage Amount On January 1

If the leave or layoff lasted less than three full calendar months in one calendar year, the coverage amount beginning on the next January 1 is based on the prior year's actual earnings with that employer or the current coverage amount, if higher.

If the leave or layoff lasted three full calendar months or more in one calendar year, the coverage amount beginning on the next January 1 is based on the highest of:

1. The employee's estimated earnings for the next 12 months,
2. The prior year's actual earnings with that employer, or
3. The current coverage amount.

Coverage Effective Date

There is no break in coverage.

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| Example A: | Employee with Basic and Supplemental life insurance coverage was on unpaid leave of absence from April 3, 2002 until October 2, 2002. The employee's insurance coverage was based on his actual earnings in 2001. The employee continued his insurance coverage while he was on leave. When he returned to work, the coverage amount was the same as it had been during leave. On January 1, 2003 the employee's coverage will be the highest of his earnings from 2002, or his current coverage amount, or his estimated earnings for the next 12 months. |
| Example B: | Employee with Basic and Supplemental life insurance coverage was on unpaid leave of absence from April 3, 2002 until October 2, 2002. The employee's insurance coverage amount was based on estimated earnings because he had not been employed for the full year in 2001. The employee continued his insurance coverage while he was on leave. When he returned to work, the coverage amount was the same as it had been during leave. On January 1, 2003 the employee's coverage will be the highest of his earnings from 2002, or his current coverage amount, or his estimated earnings for the next 12 months. |
| Example C: | Employee with Basic and Supplemental life insurance coverage was on unpaid leave of absence from September 30, 2001 until October 2, 2002. The employee's insurance coverage amount was based on actual 2000 earnings. The employee continued his insurance coverage while he was on leave. When he returned to work, the coverage amount was the same as it had been during leave. On January 1, 2003 the employee's coverage will be the highest of his earnings from 2002, or his current coverage amount, or his estimated earnings for the next 12 months. |

503 Employee Terminates Employment, Does Not Take a Separation Benefit and Returns to Work for a Participating Employer

To identify the level of coverage available to an employee returning to work, the employer must first determine if a valid termination took place. A "valid" termination requires that the employee/employer relationship be completely severed. This means that the employee and employer may not have a written or verbal return-to-work agreement in place on or before the designated termination date. If the employee and employer enter into a written or verbal return-to-work agreement on or before the termination date, the termination becomes void and the employee is treated as though a termination never occurred.

Once it has been determined that a valid termination occurred, the employer must determine if the employee is returning to work at the same or a different WRS employer and, if returning to the same employer, whether the employee has had a 30 day break-in-service from the termination date.

Note: For purposes of this section, the State of Wisconsin (including the University of Wisconsin and any other state entity which is defined in subsection 40.02(54), Wis. Stats.) is one employer; each local government entity is a separate employer. Therefore, if an employee terminates employment with the University and begins working at a state agency, the employee continues to work for the **same** employer (i.e., the State of Wisconsin). On the other hand, if an employee terminates employment with the University and begins employment with a local government employer participating in the WRS (i.e., a city, town, village, school district, county, etc.), the employee is then working for a **different** WRS employer.

The following describes coverage levels available upon return to work when a separation benefit has not been taken.

A. Employee Returns to a Different WRS Participating Employer

Eligibility:

The employee is eligible to apply for insurance coverage immediately upon return to work.

Available Coverage:

The employee may elect any coverage offered by the new employer, regardless of the coverage level with their former employer.

Application Due Date:

The application must be submitted within 30 days after returning to work.

Coverage Effective Date:

Coverage becomes effective on the first of the calendar month which begins on or after the date the application is received by the employer for an employee who files an application within 30 days of returning to WRS employment.

Example: A State employee with Basic and Supplemental coverage terminates employment on June 1, 2002. On June 2, 2002 the employee begins working for the County. The County offers Basic, Supplemental, and 3 levels of Additional coverage. The employee is eligible to choose all coverage offered. She is not limited to the coverage she had before she terminated as she is now employed by a different employer. The employee must submit a *Life Insurance Application/Cancellation/Refusal* (ET-2304) within 30 days of hire by the County.

Example: A County employee with Basic coverage terminates employment and begins working for a City. The City participates in Basic, Additional, Supplemental, and Spouse and Dependent coverage. The employee is eligible to choose all coverage offered because he is now employed by a different employer. The employee must submit a *Life Insurance Application/Cancellation/Refusal* (ET-2304) within 30 days of hire by the City.

B. Employee Returns to the Same Employer Within 30 Days of Valid Termination

Eligibility:

The employee is eligible to apply for insurance coverage immediately upon return to work.

Available Coverage:

The employee may elect only the coverage previously in effect. The employee may obtain more coverage by furnishing satisfactory evidence of insurability. The employee may, however, add new coverage, if such coverage was first offered by the employer since the employee's termination.

Application Due Date:

The application must be submitted within 30 days after returning to work.

Coverage Effective Date:

Coverage becomes effective on the first of the calendar month which begins on or after the date the application is received by the employer for an employee who files an application within 30 days of rehire.

Example: A State employee with Basic and Supplemental life insurance coverage terminates employment with UW-Madison on May 19, 2002 and begins working at the Department of Health and Family Services (DH&FS) on June 5, 2002. Because the State agency and UW are considered one employer under the State of Wisconsin and because the employee terminated employment for less than 30 days, the employee can only elect the same or less coverage that she had while employed at UW-Madison (e.g., Basic and Supplemental coverage). The employee must submit a *Life Insurance Application/Cancellation/Refusal* (ET-2304) within 30 days of the June 5, 2002 DH&FS hire date.

C. Employee Returns to Former Employer 31 or More Days After a Valid Termination.

Eligibility:

The employee is eligible to apply for insurance coverage immediately upon return to work.

Available Coverage:

The employee may elect any coverage offered by the employer, regardless of the coverage previously elected. The amount of coverage will be based on an estimate of earnings, the same as for a new employee.

Application Due Date:

The application must be submitted within 30 days after returning to work.

Coverage Effective Date:

Coverage becomes effective on the first of the calendar month which begins on or after the date the application is received by the employer for an employee who files an application within 30 days of hire.

Example: An employee with Basic, and Spouse and Dependent coverage terminates from a City on May 19, 2002. On September 5, 2002 the employee returns to work for the same City. The City offers Basic, Supplemental, Additional, and Spouse and Dependent coverage. The employee is eligible to choose all coverage offered. He is not limited to the coverage he had (Basic, and Spouse and Dependent) before he terminated because he returned to work after 30 days from his termination date. The employee must submit a *Life Insurance Application/Cancellation/Refusal* (ET-2304) within 30 days of rehire by the City.

504 Employee Terminates Employment, Takes a Separation Benefit and Returns to Work for a Participating Employer

Eligibility

The employee is required to complete a new six-month period of WRS service before becoming eligible for coverage.

Application Due Date

A completed *Life Insurance Application/Cancellation/Refusal* (ET-2304) must be received by the employer within 30 days of the initial insurance eligibility date. Otherwise, the employee must provide evidence of insurability for him or herself (Basic/Supplemental/Additional/Age 70 and Over Additional) and/or for his or her spouse and all dependents (Spouse and Dependent).

Available Coverage

Any eligible employee under age 70 at the time of initial eligibility for insurance coverage may enroll in the Basic Plan and may also enroll in any other type(s) of life insurance (Supplemental, Additional and Spouse and Dependent) that is offered by their employer. The amount of coverage is based on an estimate, the same as for a new employee.

Coverage Effective Date

Coverage becomes effective on the first of the calendar month which begins on or after the date the application is received by the employer for any employee who files an application within 30 days after becoming eligible for life insurance coverage. Coverage cannot become effective before the employee is eligible nor can it be in effect for part of a month.

Example: Employee with Basic, Supplemental, Additional and Spouse and Dependent coverage terminates employment with a school district and takes a separation benefit. Three years later the employee returns to work for the same school district and is eligible to participate in WRS upon hire. You perform a previous service check and learn that the employee took a separation benefit. Therefore, the employee must complete six months under WRS before becoming eligible for life insurance coverage.

505 Rehired Annuitant Who Continues Coverage

When an annuitant with continuous coverage returns to WRS participating employment, he or she may choose between re-enrolling for active coverage or retaining continued coverage. The annuitant may not have both active and continued coverage. When the active coverage becomes effective, all continued coverage is automatically canceled.

The employee should carefully consider whether it is more advantageous to continue previous coverage or to elect active coverage. The new coverage levels will be based on estimated earnings at the time the employee is re-enrolled in the WRS. When the participant subsequently terminates, annuitant coverage levels will be based on the new employment only.

Eligibility

A WRS annuitant who has group life insurance as an annuitant and who returns to work may apply for coverage as an active employee only after:

1. the annuitant returns to work in a WRS-covered position;

And

2. The Department of Employee Trust Funds (ETF) receives a *Rehired Annuitant Election* (ET-2319) within 30 days after WRS enrollment. WRS enrollment takes effect on the first of the month following ETF's receipt of the election form.

Application Due Date

An application must be submitted within 30 days of beginning active WRS participation.

Available Coverage

An employee under age 70 is eligible for any coverage offered by the employer, on the same basis as any other new employee. If age 70 and over, the employee is eligible only for the Age 70 and Over Additional, and must furnish satisfactory evidence of insurability.

Coverage Effective Date

If premiums were being deducted from the annuity for retirees under age 65, the active coverage is effective on the first day of the month following the date through which coverage was paid from the annuity (i.e., two months after the WRS enrollment date). Retirees age 65 and over do not pay any premiums; therefore active coverage is effective the first of the month on or after the receipt of the application by the employer.

Caution: If the employee prefers to keep the annuitant coverage, he or she must notify MLIC to arrange for direct billing of premiums. Otherwise, the annuitant coverage will lapse if premiums are not collected.

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| Example: | An employee with Basic coverage retires and takes a WRS retirement annuity. The employee returns to work at the same employer in a position that meets the WRS eligibility criteria. The payroll representative gives the annuitant a <i>Rehired Annuitant Election</i> (ET-2319) to complete and the employee elects not to participate in WRS. He decides to remain an |
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annuitant and continue Basic coverage through his annuity. Six months later, the annuitant decides to elect to participate in WRS and completes another ET-2319 electing WRS participation. The employer immediately gives the employee a *Life Insurance Application/Cancellation/Refusal* (ET-2304) to complete. The employee is eligible to enroll in all the insurance plans available through that employer within 30 days of beginning active WRS participation. The employer submits both forms, the ET-2319 and the ET-2304 (if the employee chooses to re-enroll for active coverage) to ETF at the same time.

506 Rehired Lump Sum Retiree Who Continues Coverage

When a retired employee receives a WRS lump sum benefit, he or she is eligible to continue life insurance coverage by paying premiums directly to MLIC. When the retired employee returns to participating employment, he or she may choose between re-enrolling for active coverage through the new employer or retaining continued coverage. The employee may not have both active and continued coverage. When the active coverage becomes effective, all continued coverage is automatically canceled.

The employee should carefully consider whether it is more advantageous to continue previous coverage or to elect active coverage. The new coverage levels will be based on estimated earnings at the time the employee is re-enrolled in the WRS. When the participant subsequently terminates, coverage levels will be based on the new employment only.

Eligibility

When an employee retires, receives a WRS lump sum benefit, and returns to work in WRS-covered employment with an employer who offers life insurance coverage, the employee becomes eligible for coverage after being enrolled in the WRS for six months.

Application Due Date

An application for insurance must be filed with the employer within 30 days of completing six months under WRS if the employee chooses to elect active coverage. Otherwise the employee must provide satisfactory evidence of insurability for him or herself (Basic/Supplemental/Additional/Age 70 and Over Additional) and/or for his or her spouse and all dependents (Spouse and Dependent).

Available Coverage

Any eligible employee under age 70 at the time of initial eligibility for insurance coverage may enroll in the Basic Plan and may also enroll in any other type(s) of insurance (Supplemental, Additional, Spouse and Dependent) that is offered by their employer.

Coverage Effective Date

Coverage becomes effective on the first of the calendar month that begins on or after the date the application is received by the employer for any employee who files an application within 30 days after becoming eligible for life insurance coverage. If the employer receives the application on or before the eligibility date, coverage is effective on the eligibility date.

Coverage cannot become effective before the employee is eligible nor can it be in effect for part of a month.

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| Example: | An employee with Basic coverage retires and receives a WRS benefit in the form of a lump sum benefit. The employee continues to pay premiums directly to MLIC to keep Basic coverage in force. The employee returns to work for an employer and is immediately eligible to participate in WRS. The employee can continue to keep her Basic coverage amount by paying premiums directly to MLIC or she can elect coverage offered by her new employer after serving six months under WRS. |
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507 Employee Changes Employment Between State Agencies

Eligibility

A state employee covered under the Group Life Insurance program who moves from one state agency to another without a break in service is eligible to continue the same life insurance coverage from one agency to the other.

Application Due Date

The employer must receive a completed application from the employee within 30 days of hire at the new agency for the employee to continue coverage.

Available Coverage

The employee may continue only the types of life insurance coverage that they had at the previous agency. The amount of coverage is still based on the WRS-covered earnings reported by the former employing department in the previous calendar year (or a prior year if higher). Beginning on the January 1 following the transfer, the coverage amount may increase based on the total WRS earnings reported by all state agencies in the previous year.

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| Example: | A state employee with Basic and Supplemental coverage leaves Agency A on May 19, 2002 and begins working for Agency B on May 22, 2002. The employee must complete and submit a <i>Life Insurance Application/Cancellation/Refusal</i> (ET-2304) to his personnel/payroll representative at Agency B by June 21, 2002 (within 30 days of hire at the new agency). He is only eligible to choose Basic and Supplemental coverage because he can only select the same or less coverage at Agency B that he had while employed with Agency A. |
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NOTE: In addition to the group life insurance administered by the Department of Employee Trust Funds, the University of Wisconsin also offers other life insurance programs that are available only to University employees.

If an employee transfers to the University from another state agency, the employee is eligible to continue the state group life insurance coverage he or she had at the former state agency. The decision to choose the University's plan over continuing in the State plan will affect the employee if he or she transfers from

the University to another state agency in the future. If a University employee selects the University life insurance program and declines to continue the state group life insurance program, the employee will not be eligible to enroll in the State group life insurance program without providing evidence of insurability.

508 Employee Is Employed by Two or More State Agencies

When a state employee who is currently employed by a state agency adds employment at another state agency, the coverage amount at each employing department should reflect the wages actually earned from that department. The coverage amount for a new state employee who is concurrently insured at another state agency should be based on the estimated annual earnings at the new agency.

After the employee has been employed at the new agency for a full calendar year, coverage is based on the WRS earnings actually reported by that agency. Coverage at the first employing department is not affected by the employee's second state job.

509 Seasonal Employee Eligibility

A seasonal employee is hired for a job that is needed during certain months of the year. The employee returns to the same job year after year. The employer keeps the person on the payroll, does not terminate the individual or put the employee on layoff status. If the employee is expected to work 600 hours (or 440 for teachers) for one year, the employee is enrolled in WRS upon hire.

If the employee's WRS eligibility date is the first day of the month, the employee is eligible for life insurance the first day of the month that is six months after the date of WRS enrollment, including regularly scheduled time off.

If the employee's WRS eligibility date is the 2nd through the 31st of the month, the employee is eligible for life insurance the first day of the month that is seven months after the first month of WRS enrollment, including regularly scheduled time off.

The new employee has 30 days from the eligibility date to apply for life insurance coverage. If the employee is not scheduled to work at the time the eligibility occurs, the employee is eligible to enroll within 30 days from the day the employee returns to work.

Once covered under the life insurance program the employee can continue to pay premiums through the employer during the off-season months (while not working) or discontinue paying premiums and let the coverage lapse. An employee that lets coverage lapse can reapply only for the same coverage in effect before it lapsed. The application must be received within 30 days of return to work. Note: The employee is also eligible to apply for any coverage newly offered while the employee was not scheduled to work, or for coverage which the employee is newly eligible, such as Spouse and Dependent if offered by the employer.

Some examples of seasonal employees may include:

- State Department Seasonal Park Ranger hired to work from April through November each year.
- City Seasonal Library Assistant hired to work on the City's Mobile Library from May through September each year.
- City Seasonal Lifeguard hired to work at the City's pool from May through September each year.
- School District Seasonal Custodian hired to work at the school from September through May each year.

510 Limited Term Employee Eligibility

A limited term employee (LTE) appointment is generally expected to be for less than one year in duration and as such does not meet the eligibility requirements for participation in WRS. An LTE with successive consecutive appointments becomes eligible under the WRS after one year of employment if he or she has worked more than 600 hours (440 for a teacher) in the previous year and is still employed on the one-year anniversary date of hire. (Refer to the WRS Administration Manual, ET-1127, Chapter 3 for further information on WRS eligibility criteria.)

The following situation illustrates determining eligibility for WRS and Life Insurance coverage as an LTE with successive consecutive appointments:

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| April 1, 2000 | A state agency hires Jack into a six-month LTE appointment. |
| September 30, 2000 | His position ends. |
| October 1, 2000 | He immediately begins working at a different state agency in another six-month LTE appointment. |
| March 31, 2001 | His second LTE appointment ends. |
| April 1, 2001 | First state agency hires him back to work. |
| April 2, 2001 | Jack's WRS begin date. |
| August 13, 2001 | Jack applies for life insurance coverage. |
| November 1, 2001 | Jack's life insurance coverage becomes effective. |
| January 6, 2002 | Jack terminates employment. |
| April 3, 2002 | Jack returns to work as an LTE. |

1. Jack is not eligible to participate in WRS when initially hired on April 1 because he is not expected to work 600 hours for one year upon hire. Nor is Jack eligible when he begins working at the second state agency on October 1 because he does not meet the one year expectation.
2. Jack becomes eligible to participate in WRS on April 2, the day following his one-year anniversary date of hire.
3. Jack becomes eligible to apply for life insurance on November 1 upon completion of six months participation in WRS. He has 30 days to apply for life insurance coverage.
4. Jack applies for life insurance coverage on August 13 and his coverage begins on November 1, the first of the month following completion of six months WRS participation.

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5. When Jack terminates employment in January 2002, coverage will terminate March 1, 2002. He is not eligible to convert his insurance because his life insurance coverage was not in effect for at least six months.
6. Jack's return to work as a participating employee in April, 2002 allows him an open enrollment opportunity. He has 30 days to apply for life insurance coverage.

511 Chart Showing Eligibility Dates in Various Employment Situations

| EMPLOYMENT SITUATION | DATE WRS PARTICIPATION BEGINS | LIFE INSURANCE ELIGIBILITY DATE | EXAMPLE |
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| <p>1. New employee with no previous WRS service and has WRS reported hours worked in each of 6 consecutive months.</p> <p>OR</p> <p>Employee who has previous WRS service but took a separation benefit subsequently works WRS reported hours in each of six consecutive months</p> | 1 st of the month | 1 st of the month that is 6 months after date of WRS participation | <ul style="list-style-type: none"> Hired 2/1; Eligible 8/1; Application due by 8/31. |
| | 2 nd - 31 st of the month | 1 st day of month that is 7 months after the first month of WRS participation | <ul style="list-style-type: none"> Hired 2/5; Eligible 9/1; Application due by 10/1. |
| <p>2. Employee takes unscheduled leave or layoff within the first 6 months of employment and had no previous WRS service</p> | 1 st of the month | 1 st of month that is 6 months after date of WRS participation, excluding any whole month in which zero hours were worked | <ul style="list-style-type: none"> Hired 2/1; On LOA 3/5 through 4/30; Eligible 9/1; Application due by 10/1. |
| | 2 nd - 31 st of the month | 1 st day of the month that is 7 months after the first month of WRS participation, excluding any whole month in which zero hours were worked | <ul style="list-style-type: none"> Hired 2/5; On LOA 3/5 through 4/30; Eligible 10/1; Application due by 10/31. |
| <p>3. Seasonal employee</p> | 1 st of the month | 1 st day of the month that is 6 months after date of WRS enrollment, including regularly scheduled time off | <ul style="list-style-type: none"> Hired 3/1; Not scheduled to work 5/15 through 8/15; Eligible 9/1; Application due by 10/1. |
| | 2 nd - 31 st of the month | 1 st day of the month that is 7 months after the first month of WRS participation, including regularly scheduled time off | <ul style="list-style-type: none"> Hired 3/10; Not scheduled to work 5/15 through 8/15; Eligible 10/1; Application due by 10/31. |

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| EMPLOYMENT SITUATION | DATE WRS PARTICIPATION BEGINS | LIFE INSURANCE ELIGIBILITY DATE | EXAMPLE |
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| <p>4. New employee who previously completed 6 months under WRS and did not take separation benefit</p> <p>OR</p> <p>State court system employees in employment category 05, 07, or 08; Legislators; employees of the State Legislature; Assembly – Chief Clerk, Assembly – Sargent at Arms, Senate, Employees of the Legislative Audit Bureau, Employees of the Legislative Fiscal Bureau, Legislative Reference Bureau, Revisor of Statutes Bureau, Joint Survey Commission, Legislative Technology Services Bureau and Legislative Council; state constitutional officers; district attorneys</p> | Anytime during the month | Immediately upon hire | <ul style="list-style-type: none"> • Hired 5/15; • Eligible 6/1; • Application due 6/14. |
| 5. Visually impaired employee of WISCRAFT | Anytime during the month | <p>Earlier of:</p> <p>a. 1st of the month after 6 months under WRS (must work at least 600 hours per year),</p> <p>OR</p> <p>b. 1st day of the month following completion of 1,000 hours of service, regardless of eligibility for WRS coverage</p> | <ul style="list-style-type: none"> • Hired 10/11; • Eligible 5/1; • Application due 5/31. <p>OR</p> <ul style="list-style-type: none"> • 1,000 hours completed 4/10; • Eligible 5/1; • Application due 5/31. |

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| EMPLOYMENT SITUATION | DATE WRS PARTICIPATION BEGINS | LIFE INSURANCE ELIGIBILITY DATE | EXAMPLE |
|--------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 6. Rehired annuitant who has continued coverage from previous WRS employment | 1 st of the month after ETF receives the <i>Rehired Annuitant Election</i> (ET-2319) | Immediately upon active WRS participation | <ul style="list-style-type: none"> • Annuitant elects WRS coverage; • The <i>Rehired Annuitant Election</i> (ET-2319) is received by ETF on 4/25; • WRS coverage begins 5/1; • Annuity terminates 4/30; • Annuitant life coverage is paid through 6/30; • Application due 5/31. |
| 7. Employee returning from unpaid leave or layoff during which coverage lapsed | Prior to leave or layoff | Immediately upon return to work | <ul style="list-style-type: none"> • Insured employee went on unpaid leave on 5/15; • Did not prepay premiums; • Coverage lapsed 8/1; • Returned to work 8/15; • Application due 9/15. |
| 8. Limited Term Employee | 1 st of the month | 1 st day of the month that is 6 months after the date of WRS enrollment, excluding any whole month in which zero hours were worked | <ul style="list-style-type: none"> • Hired for first appointment on 3/30 and works for 6 months; • Rehired for second appointment on 9/30 and works for 6 months; • WRS eligibility begins the day following the employee's one-year anniversary from the employee's date of hire which is 4/1; • Eligible to apply for life insurance on 10/1 following completion of 6 months. |

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| EMPLOYMENT SITUATION | DATE WRS PARTICIPATION BEGINS | LIFE INSURANCE ELIGIBILITY DATE | EXAMPLE |
|---------------------------------|-------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8. (Cont'd) | 2 nd – 31 st of the month | 1 st day of the month that is 7 months after first month of WRS participation, excluding any whole month in which zero hours were worked | <ul style="list-style-type: none"> • Hired for first appointment on 4/1 and works for 6 months; • Rehired for second appointment on 10/1 and works for 6 months. WRS eligibility begins the day following employee's one-year anniversary from the employee's date of hire which is 4/2; • Eligible to apply for life insurance on 11/1 following completion of 6 months. |